

EXHIBIT “F”

Prepared by: LYNN FORTE

LOAN #: 100006210

NOTE

JUNE 24, 2005

[Date]

MIDDLETOWN

[City]

NEW YORK

[State]

2276 NY STATE ROUTE 302, MIDDLETOWN, NY 10940

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 184,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is

Countrywide Mortgage Ventures, LLC dba Hudson Home Loans
I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the FIRST day of each month beginning on AUGUST 01, 2005. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on JULY 01, 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

P.O. Box 660694, Dallas, TX 75266-0694
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,163.01.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceed permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

NEW YORK FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Initials: _____

VMP MORTGAGE FORMS - (800)521-7291

VMP -5N(NY) (0005).01 CHL (09/02)(d)

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6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **FIFTEEN** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **2.000** % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Lender may require immediate payment in full of all sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require immediate payment in full. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal)

SAEED MOSLEM

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

[Sign Original Only]

DATE: 06/22/2005
 BORROWER: SAAED MOSLEM
 CO-BORROWER:
 CASE #:
 LOAN #: 100006210

PROPERTY ADDRESS: 2276 NY STATE ROUTE 302
 MIDDLETOWN, NY 10940

Branch #: 0000141
 2 Corporate Drive
 Central Valley, NY 10917
 Phone: (845) 928-3117
 Br Fax No.: (845) 928-1482

AMORTIZATION SCHEDULE

PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE	PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE	PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE
Beginning Balance:	5184,000.00			73 1163.01	245.43	917.58	169154.45		147 1163.01	366.04	796.97	146766.20		
Interest Rate :	6.500%			74 1163.01	246.76	916.25	168907.69		148 1163.01	368.03	794.98	146398.17		
1 1163.01	166.34	996.67	183833.66	75 1163.01	248.09	914.92	168659.60	149 1163.01	370.02	792.99	146028.15			
2 1163.01	167.24	995.77	183666.42	76 1163.01	249.44	913.57	168410.16	150 1163.01	372.02	790.99	145656.13			
3 1163.01	168.15	994.86	183498.27	77 1163.01	250.79	912.22	168159.37	151 1163.01	374.04	788.97	145282.09			
4 1163.01	169.06	993.95	183329.21	78 1163.01	252.15	910.86	167907.22	152 1163.01	376.07	786.94	144906.02			
5 1163.01	169.98	993.03	183159.23	79 1163.01	253.51	909.50	167653.71	153 1163.01	378.10	784.91	144527.92			
6 1163.01	170.90	992.11	182988.33	80 1163.01	254.89	908.12	167398.82	154 1163.01	380.15	782.88	144147.77			
7 1163.01	171.82	991.19	182816.51	81 1163.01	256.27	906.74	167142.55	155 1163.01	382.21	780.80	143765.56			
8 1163.01	172.75	990.26	182643.76	82 1163.01	257.65	905.36	166884.90	156 1163.01	384.28	778.73	143361.28			
9 1163.01	173.69	989.32	182470.07	83 1163.01	259.05	903.95	166625.85	157 1163.01	386.36	776.65	142994.92			
10 1163.01	174.63	988.38	182295.44	84 1163.01	260.45	902.56	166365.40	158 1163.01	388.45	774.58	142606.47			
11 1163.01	175.58	987.43	182119.86	85 1163.01	261.86	901.15	166103.54	159 1163.01	390.56	772.45	142215.91			
12 1163.01	176.53	986.48	181943.33	86 1163.01	263.28	899.73	165840.26	160 1163.01	392.67	770.34	141823.24			
13 1163.01	177.48	985.53	181765.85	87 1163.01	264.71	898.30	165575.55	161 1163.01	394.80	768.21	141428.44			
14 1163.01	178.44	984.57	181587.41	88 1163.01	266.14	896.87	165309.41	162 1163.01	396.94	766.07	141031.50			
15 1163.01	179.41	983.60	181408.00	89 1163.01	267.58	895.43	165041.83	163 1163.01	399.09	763.92	140632.41			
16 1163.01	180.38	982.63	181227.62	90 1163.01	269.03	893.98	164772.80	164 1163.01	401.25	761.76	140231.16			
17 1163.01	181.36	981.65	181046.26	91 1163.01	270.49	892.52	164502.31	165 1163.01	403.42	759.59	139827.74			
18 1163.01	182.34	980.67	180863.92	92 1163.01	271.96	891.05	164230.35	166 1163.01	405.61	757.40	139422.13			
19 1163.01	183.33	979.68	180680.59	93 1163.01	273.43	889.58	163956.92	167 1163.01	407.81	755.20	139014.32			
20 1163.01	184.32	978.69	180496.27	94 1163.01	274.91	888.10	163682.01	168 1163.01	410.02	752.99	138604.30			
21 1163.01	185.32	977.69	180310.95	95 1163.01	275.40	886.61	163405.61	169 1163.01	412.24	750.77	138192.06			
22 1163.01	186.33	976.68	180124.62	96 1163.01	277.90	885.11	163127.71	170 1163.01	414.47	748.54	137777.59			
23 1163.01	187.33	975.68	179937.29	97 1163.01	279.40	883.61	162848.31	171 1163.01	416.71	746.30	137360.88			
24 1163.01	188.35	974.66	179748.94	98 1163.01	280.91	882.10	162567.40	172 1163.01	418.97	744.04	136941.91			
25 1163.01	189.37	973.64	179559.57	99 1163.01	282.44	880.57	162284.98	173 1163.01	421.24	741.77	136520.67			
26 1163.01	190.40	972.61	179369.17	100 1163.01	283.97	879.04	162000.99	174 1163.01	423.52	739.49	136097.15			
27 1163.01	191.43	971.58	179177.74	101 1163.01	285.50	877.51	161715.49	175 1163.01	425.82	737.19	135671.33			
28 1163.01	192.46	970.55	178985.28	102 1163.01	287.05	875.96	161428.44	176 1163.01	428.12	734.89	135243.21			
29 1163.01	193.51	969.50	178791.77	103 1163.01	288.61	874.40	161139.83	177 1163.01	430.44	732.57	134812.77			
30 1163.01	194.55	968.46	178597.22	104 1163.01	290.17	872.84	160849.56	178 1163.01	432.77	730.24	134380.00			
31 1163.01	195.61	967.40	178401.61	105 1163.01	291.74	871.27	160557.92	179 1163.01	435.12	727.89	133944.88			
32 1163.01	196.67	966.34	178204.94	106 1163.01	293.32	869.69	160264.60	180 1163.01	437.48	725.53	133507.40			
33 1163.01	197.73	965.28	178007.21	107 1163.01	294.91	868.10	159969.69	181 1163.01	439.84	723.17	133067.56			
34 1163.01	198.80	964.21	177808.41	108 1163.01	296.51	866.50	159673.18	182 1163.01	442.23	720.78	132625.33			
35 1163.01	199.88	963.13	177608.53	109 1163.01	298.11	864.90	159375.07	183 1163.01	444.62	718.39	132180.71			
36 1163.01	200.96	962.05	177407.57	110 1163.01	299.73	863.28	159075.34	184 1163.01	447.03	715.98	131733.68			
37 1163.01	202.05	960.96	177205.52	111 1163.01	301.35	861.66	158773.99	185 1163.01	449.45	713.56	131284.23			
38 1163.01	203.15	959.86	177002.37	112 1163.01	302.98	860.03	158471.01	186 1163.01	451.89	711.12	130832.34			
39 1163.01	204.25	958.76	176798.12	113 1163.01	304.63	858.38	158166.38	187 1163.01	454.33	708.68	130378.01			
40 1163.01	205.35	957.66	176592.77	114 1163.01	306.28	856.73	157860.10	188 1163.01	456.80	706.21	129921.21			
41 1163.01	206.47	956.54	176386.30	115 1163.01	307.93	855.08	157552.17	189 1163.01	459.27	703.74	129461.94			
42 1163.01	207.58	955.43	176178.72	116 1163.01	309.60	853.41	157242.57	190 1163.01	461.76	701.25	129000.18			
43 1163.01	208.71	954.30	175970.01	117 1163.01	311.28	851.73	156931.29	191 1163.01	464.26	698.75	128535.92			
44 1163.01	209.84	953.17	175760.17	118 1163.01	312.97	850.04	156618.32	192 1163.01	466.77	696.24	128069.15			
45 1163.01	210.98	952.03	175549.19	119 1163.01	314.66	848.35	156303.66	193 1163.01	469.30	693.71	127599.85			
46 1163.01	212.12	950.89	175337.07	120 1163.01	316.37	846.64	155987.29	194 1163.01	471.84	691.17	127128.01			
47 1163.01	213.27	949.74	175123.80	121 1163.01	318.08	844.93	155669.21	195 1163.01	474.40	688.61	126653.61			
48 1163.01	214.42	948.59	174909.38	122 1163.01	319.80	843.21	155349.41	196 1163.01	476.97	686.04	126176.64			
49 1163.01	215.58	947.43	174693.80	123 1163.01	321.53	841.48	155027.88	197 1163.01	479.55	683.46	125697.09			
50 1163.01	216.75	946.26	174477.05	124 1163.01	323.28	839.73	154740.60	198 1163.01	482.15	680.86	125214.94			
51 1163.01	217.93	945.08	174259.12	125 1163.01	325.03	837.98	154379.57	199 1163.01	484.76	678.25	124730.18			
52 1163.01	219.11	943.90	174040.01	126 1163.01	326.79	836.22	154052.78	200 1163.01	487.39	675.62	124242.79			
53 1163.01	220.29	942.72	173819.72	127 1163.01	328.56	834.45	153724.22	201 1163.01	490.03	672.98	123752.76			
54 1163.01	221.49	941.52	173598.23	128 1163.01	330.34	832.67	153393.88	202 1163.01	492.68	670.33	123260.08			
55 1163.01	222.69	940.32	173375.54	129 1163.01	332.13	830.88	153061.75	203 1163.01	495.35	667.66	122764.73			
56 1163.01	223.89	939.12	173151.65	130 1163.01	333.93	829.08	152727.82	204 1163.01	498.03	664.98	122266.70			
57 1163.01	225.11	937.90	172926.54	131 1163.01	335.73	827.28	152392.09	205 1163.01	500.73	662.28	121765.97			
58 1163.01	226.32	936.69	172700.22	132 1163.01	337.55	825.46	152054.54	206 1163.01	503.44	659.57	121262.53			
59 1163.01	227.55	935.46	172472.67	133 1163.01	339.38	823.63	151715.16	207 1163.01	506.17	656.84	120756.36			
60 1163.01	228.78	934.23	172243.89	134 1163.01	341.22	821.79	151373.94	208 1163.01	508.91	654.10	120247.45			
61 1163.01	230.02	932.99	172013.87	135 1163.01	343.07	819.94	151030.87	209 1163.01	511.67	651.34	119735.78			
62 1163.01	231.27	931.74	171782.60	136 1163.01	344.93	818.08	150685.94	210 1163.01	514.44	648.57	119221.34			

DATE: 06/22/2005
 BORROWER: SAAED MOSLEM
 CO-BORROWER:
 CASE #:
 LOAN #: 100006210
 PROPERTY ADDRESS: 2276 NY STATE ROUTE 302
 MIDDLETOWN, NY 10940

Branch #: 0000141
 2 Corporate Drive
 Central Valley, NY 10917
 Phone: (845) 928-3117
 Br Fax No.: (845) 928-1482

AMORTIZATION SCHEDULE

PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE	PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE	YR	PAYMENT	PRINCIPAL	INTEREST	BALANCE
ANNUAL SUMMARY														
221	1163.01	545.94	617.07	113375.19	295	1163.01	814.24	348.77	63574.00	YR	PAYMENT	INTEREST	BALANCE	
222	1163.01	548.89	614.12	112826.30	296	1163.01	818.65	344.36	62755.35	Beginning Balance:	\$184,000.00			
223	1163.01	551.87	611.14	112274.43	297	1163.01	823.09	339.92	61932.26	1	13956.12	11899.45	181943.33	
224	1163.01	554.86	608.15	111719.57	298	1163.01	827.54	335.47	61104.72	2	13956.12	11761.73	179748.94	
225	1163.01	557.86	605.15	111161.71	299	1163.01	832.03	330.98	60272.69	3	13956.12	11614.75	177407.57	
226	1163.01	560.88	602.13	110600.83	300	1163.01	836.53	326.48	59436.16	4	13956.12	11457.93	174909.38	
227	1163.01	563.92	599.09	110036.91	301	1163.01	841.06	321.95	58595.10	5	13956.12	11290.63	172243.89	
228	1163.01	566.98	596.03	109469.93	302	1163.01	845.62	317.39	57749.48	6	13956.12	11112.11	169399.88	
229	1163.01	570.05	592.96	108899.88	303	1163.01	850.20	312.81	56899.28	7	13956.12	10921.64	166365.40	
230	1163.01	573.14	589.87	108326.74	304	1163.01	854.81	308.20	56044.47	8	13956.12	10718.43	163127.71	
231	1163.01	576.24	586.77	107750.50	305	1163.01	859.44	303.57	55185.03	9	13956.12	10501.59	159673.18	
232	1163.01	579.36	583.65	107171.14	306	1163.01	864.09	298.92	54320.94	10	13956.12	10270.23	155987.29	
233	1163.01	582.50	580.51	106588.64	307	1163.01	868.77	294.24	53452.17	11	13956.12	10023.37	152054.54	
234	1163.01	585.65	577.36	106002.99	308	1163.01	873.48	289.53	52578.69	12	13956.12	9760.00	147858.42	
235	1163.01	588.83	574.18	105414.16	309	1163.01	878.21	284.80	51700.48	13	13956.12	9478.98	143381.28	
236	1163.01	592.02	570.99	104822.14	310	1163.01	882.97	280.04	50817.51	14	13956.12	9179.14	138604.30	
237	1163.01	595.22	567.79	104226.92	311	1163.01	887.75	275.26	49929.76	15	13956.12	8859.22	133507.40	
238	1163.01	598.45	564.56	103628.47	312	1163.01	892.56	270.45	49037.20	16	13956.12	8517.87	128069.15	
239	1163.01	601.69	561.32	103026.78	313	1163.01	897.39	265.62	48139.81	17	13956.12	8153.67	122266.70	
240	1163.01	604.95	558.06	102421.83	314	1163.01	902.25	260.76	47237.56	18	13956.12	7765.05	116075.63	
241	1163.01	608.23	554.78	101813.60	315	1163.01	907.14	255.87	46330.42	19	13956.12	7350.42	109469.93	
242	1163.01	611.52	551.49	101202.08	316	1163.01	912.05	250.96	45418.37	20	13956.12	6908.02	102421.83	
243	1163.01	614.83	548.18	100587.25	317	1163.01	916.99	246.02	44501.38	21	13956.12	6435.99	94901.70	
244	1163.01	618.16	544.85	99969.09	318	1163.01	921.96	241.05	43579.42	22	13956.12	5932.37	86877.95	
245	1163.01	621.51	541.50	99347.58	319	1163.01	926.95	236.06	42652.47	23	13956.12	5395.01	78316.84	
246	1163.01	624.88	538.13	98722.70	320	1163.01	931.98	231.03	41720.49	24	13956.12	4821.65	69182.37	
247	1163.01	628.26	534.75	98094.44	321	1163.01	937.02	225.99	40783.47	25	13956.12	4209.91	59436.16	
248	1163.01	631.67	531.34	97462.77	322	1163.01	942.10	220.91	39841.37	26	13956.12	3557.16	49037.20	
249	1163.01	635.09	527.92	96827.66	323	1163.01	947.20	215.81	38894.17	27	13956.12	2860.76	37941.84	
250	1163.01	638.53	524.48	96189.15	324	1163.01	952.33	210.68	37941.84	28	13956.12	2117.66	26103.38	
252	1163.01	645.45	517.55	94901.70	326	1163.01	962.68	200.33	36021.67	29	13956.12	1324.82	13472.08	
253	1163.01	648.96	514.05	94252.74	327	1163.01	967.89	195.12	35053.78	30	13950.94	478.86	0.00	
254	1163.01	652.47	510.54	93600.27	328	1163.01	973.14	189.87	34080.64					
255	1163.01	656.01	507.00	92944.26	329	1163.01	978.41	184.60	33102.23	418678.42	234678.42			
256	1163.01	659.56	503.45	92284.70	330	1163.01	983.71	179.30	32118.52					
257	1163.01	663.13	499.88	91621.57	331	1163.01	989.03	173.98	31129.49					
258	1163.01	666.73	496.28	90954.84	332	1163.01	994.39	168.62	30135.10					
259	1163.01	670.34	492.67	90284.50	333	1163.01	999.78	163.23	29135.32					
260	1163.01	673.97	489.04	89610.53	334	1163.01	1005.19	157.82	28130.13					
261	1163.01	677.62	485.39	88932.91	335	1163.01	1010.64	152.37	27119.49					
262	1163.01	681.29	481.72	88251.62	336	1163.01	1016.11	146.90	26103.38					
263	1163.01	684.98	478.03	87566.64	337	1163.01	1021.62	141.39	25081.76					
264	1163.01	688.69	474.32	86877.95	338	1163.01	1027.15	135.06	24054.61					
265	1163.01	692.42	470.59	86185.53	339	1163.01	1032.71	130.30	23021.90					
266	1163.01	696.17	466.84	85489.36	340	1163.01	1038.31	124.70	21983.59					
267	1163.01	699.94	463.07	84789.42	341	1163.01	1043.93	119.08	20939.66					
268	1163.01	703.73	459.28	84085.69	342	1163.01	1049.59	113.42	19890.07					
269	1163.01	707.55	455.46	83378.14	343	1163.01	1055.27	107.74	18834.80					
270	1163.01	711.38	451.63	82666.76	344	1163.01	1060.99	102.02	17773.81					
271	1163.01	715.23	447.78	81951.53	345	1163.01	1066.74	96.27	16707.07					
272	1163.01	719.11	443.90	81232.42	346	1163.01	1072.51	90.50	15634.56					
273	1163.01	723.00	440.01	80509.42	347	1163.01	1078.32	84.69	14556.24					
274	1163.01	726.92	436.09	79782.50	348	1163.01	1084.16	78.85	13472.08					
275	1163.01	730.85	432.16	79051.65	349	1163.01	1090.04	72.97	12382.04					
276	1163.01	734.81	428.20	78316.84	350	1163.01	1095.94	67.07	11286.10					
277	1163.01	738.79	424.22	77578.05	351	1163.01	1101.88	61.13	10184.22					
278	1163.01	742.80	420.21	76683.25	352	1163.01	1107.85	55.16	9076.37					
279	1163.01	746.82	416.19	76088.43	353	1163.01	1113.85	49.16	7962.52					
280	1163.01	750.86	412.15	75337.57	354	1163.01	1119.88	43.13	6842.64					
281	1163.01	754.93	408.08	74502.64	355	1163.01	1125.95	37.06	5716.69					
282	1163.01	759.02	403.99	73823.62	356	1163.01	1132.04	30.97	4584.65					
283	1163.01	763.13	399.88	73060.49	357	1163.01	1138.18	24.83	3446.47					
284	1163.01	767.27	395.74	72293.22	358	1163.01	1144.34	18.67	2302.13					
285	1163.01	771.42	391.59	71521.80	359	1163.01	1150.54	12.47	1151.59					
286	1163.01	775.60	387.41	70746.20	360	1157.83	1151.59	6.24	0.00					
287	1163.01	779.80	383.21	69966.40										
288	1163.01	784.03	378.98	69182.37										
289	1163.01	788.27	374.74	68394.10										
290	1163.01	792.54	370.47	67601.56										
291	1163.01	796.83	366.18	66804.73										
292	1163.01	801.15	361.86	66003.58										
293	1163.01	805.49	357.52	65198.09										
294	1163.01	809.85	353.16	64388.24										

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Borrower Name & Address:

SAAED MOSLEM

483 COUNTY ROUTE 105

MONROE, NY 10950

Loan Number: 100006210

You are hereby notified* that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from

Countrywide Mortgage Ventures, LLC dba Hudson Home Loans

2 Corporate Drive, Central Valley, NY 10917

to COUNTRYWIDE HOME LOANS, INC.

P.O. BOX 5170, SIMI VALLEY, CA 93062-5170

effective 06/24/2005

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present SERVICER send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. [In this case, all necessary information is combined in this one notice.]

Your present SERVICER is

Countrywide Mortgage Ventures, LLC dba Hudson Home Loans

2 Corporate Drive, Central Valley, NY 10917

If you have any questions relating to the transfer of servicing from your present SERVICER call

CUSTOMER SERVICE DEPARTMENT at 800-669-6607 between 9:00 a.m. and

5:00 p.m. on the following days MON - FRI. This is a toll-free or collect call number.

Your new servicer will be COUNTRYWIDE HOME LOANS, INC.

The business address for your new servicer is:

450 AMERICAN STREET, SIMI VALLEY, CA 93065-6285

The toll-free or collect call telephone number of your new servicer is (800) 669-6607.

If you have any questions relating to the transfer of servicing to your new servicer call

CUSTOMER SERVICE DEPARTMENT at (800) 669-6607 between 8:15 a.m. and

5:15 p.m. on the following days MON - FRI.

The date that your present SERVICER will stop accepting payments from you is 08/01/2005.

The date that your new servicer will start accepting payments from you is 08/01/2005.

Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: _____

and you should take the following action to maintain coverage: _____

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old SERVICER before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed.

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notices on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

COUNTRYWIDE HOME LOANS, INC.

P.O. BOX 5170, SIMI VALLEY, CA 93062-5170

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

*This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605).

PRESENT SERVICER

Date

FUTURE SERVICER

Date

VMP -553R (8501).04 CHL (11/02)(d)

VMP MORTGAGE FORMS - (800)521-7291

12/94



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Prepared by: LYNN FORTE

Initial Escrow Account Disclosure Statement

Date: 06/22/2005

Loan Number: 100006210

Case Number:

Servicer's Name and Address:

Toll Free Number: (866) 605-3467

P.O. BOX 670009
 DALLAS, TX 75267- 0009
 Borrowers:
 SAAED MOSLEM

Mailing Address:

483 COUNTY ROUTE 105
 MONROE, NY 10950

Required at closing:	2,294.46
Cushion selected by servicer:	0.00
Amount to establish account:	2,294.46

Tax Impound Account above has been established based on the Improved/Estimated Land + Dwelling value.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month (or Period)	Account Deposits	Account Disbursements	Activity Description	Account Balance
	2,294.46		Initial Deposit	2,294.46
Aug 2005	502.07	0.00		2,796.53
Sep 2005	502.07	3,298.60	School Taxes	0.00
Oct 2005	502.07	0.00		502.07
Nov 2005	502.07	0.00		1,004.14
Dec 2005	502.07	0.00		1,506.21
Jan 2006	502.07	1,552.17	City Taxes	456.11
Feb 2006	502.07	0.00		958.18
Mar 2006	502.07	0.00		1,460.25
Apr 2006	502.07	0.00		1,962.32
May 2006	502.07	0.00		2,464.39
Jun 2006	502.07	1,174.00	Hazard Insurance	1,792.46
Jul 2006	502.07	0.00		2,294.53

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

REAL PROPERTY INSURANCE ESCROW ACCOUNT DISCLOSURE

Borrower(s): SAAED MOSLEM	Lender: Countrywide Mortgage Ventures, LLC dba Hudson Home Loans 2 Corporate Drive Central Valley, NY 10917
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Property Address:

2276 NY STATE ROUTE 302, MIDDLETOWN, NY 10940

Loan Number:
100006210

The Lender is obligated to make all payments for real property insurance for which the real property insurance escrow is maintained. If any such payments are not timely, the Lender is responsible for making such payments including any penalties and interest and shall be liable for all damages to the mortgagor resulting from its failure to make timely payment.

In the event that a real property insurance premium notice is sent directly to the mortgagor by the insurer, the mortgagor shall have the obligation to promptly transmit such premium notice to the Lender, or Lender's agent as may be designated in writing by the Lender, for payment. Failure to do so may jeopardize the mortgagor's insurance coverage and may excuse the Lender from liability for failure to timely make such real property insurance payments.

The mortgagor is obligated to pay one-twelfth of the real property insurance premiums each month to the Lender for deposit into the real property insurance escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required.

The Lender must deposit the escrow payments made by the mortgagor in a banking institution or licensed branch of a foreign banking corporation whose deposits are insured by a federal agency.

I/We have read the above disclosure and acknowledge receiving a copy.

Borrower SAAED MOSLEM Date

Borrower Date

Borrower Date

Borrower Date